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1988

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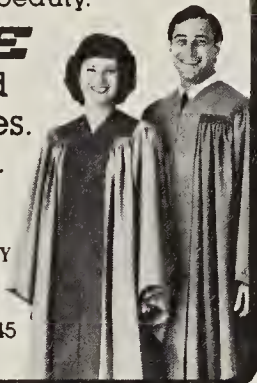
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# Millions Enjoy The Benefits Of Doing Business The Co-op Way

*The following is a column by syndicated columnist Sylvia Porter. © 1988, Los Angeles Times Syndicate. Reprinted by permission.*

What image comes to mind when you think of cooperatives? If your thoughts tend toward Roosevelt-era images and hard times, your view is outdated.

As many as 60 million Americans belong to one or more of the nation's 45 thousand co-ops, including 50 million who are members of credit unions at their jobs.

Worldwide, an estimated half a billion people belong to co-ops. The Japanese farmers' legendary political clout is derived from the tight organization of their cooperative groups.

Whether you're a small businessman struggling to succeed or a typical consumer, you may consider joining a co-op.

As a businessman, you'll find it easier to compete through cooperative purchasing of goods and services. As a consumer, you'll have access to quality merchandise at the best prices around. Most of us deal with co-ops on a daily basis without even knowing it.

If you received a bouquet of flowers recently from someone out of town, it might have been delivered by FTD, a co-op.

If you read news stories credited to The Associated Press, you're reading news distributed by a co-op. You may even live in a co-op apartment.

The co-op idea of joining together to achieve a common economic goal is as old as human society.

A co-op is simply one of four ways to structure a business, according to Linda Lewis, vice president of the National Cooperative Bank in Washington. The others are proprietorship, partnership and corporation.

Co-op businesses are usually formed because a need has not been met. Many homes in rural areas of the country are serviced by tele-

phone and electric cooperatives because no one else would provide these services.

Vigorous cooperative enterprises are emerging in two areas of need today—facilities for the burgeoning population of senior citizens and child day-care.

A group of agricultural leaders in the Texas Panhandle has set up a cooperative, resident-owned community designed to meet the special needs and interests of retired people who typically want smaller houses with less upkeep, greater security and easy access to health services, shops and recreational facilities.

Child care is essential to young couples or single parents trying to hold down jobs. Where family members are not available to take care of children, child-care cooperatives are developing to help fill the vacuum. In a child-care co-op, the parent members take part in selecting a board of directors, helping to determine the nature of services provided and contributing time to cut costs.

At a time when U.S. business is being concentrated into larger and larger units through acquisitions and mergers, cooperatives are a prime survival strategy for small business enterprises and entrepreneurs.

Hundreds of independent druggists buy their pharmaceuticals and other supplies through business co-ops, allowing them to compete with mass merchandisers.

If size and scale are what really count in business, you may ask, why worry about the small businessman?

Stanley Dreyer, senior business development officer at the National Cooperative Bank, says small businesses create more jobs than large ones.

"Survival of small business in America not only will assist in creating jobs, but will also provide us with greater freedom of choice while encouraging a more competitive society not dominated by a limited number of suppliers," he says.

## In This Issue:

### 6

Here/There/  
Everywhere

### 9

EMC Officials Visit  
Congressional  
Delegation

### 11

Energy Retreat  
Slated For High  
School Students

### 12

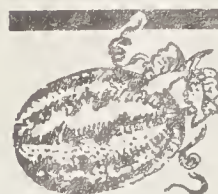


Let's Have  
A Picnic

### 20

Washington Scene

### 24



Hank's Gardening  
Guide

1988

# Carolina Country®

(ISSN 0008-6746)  
Read Monthly In More Than 340,000 Homes  
Volume 20 No. 6, June, 1988

**Official Publication**  
**North Carolina Association of**  
**Electric Cooperatives, Inc.**  
P.O. Box 27306, Raleigh, NC 27611

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*Carolina Country* (formerly *Carolina Farmer*) is published by the North Carolina Association of Electric Cooperatives, Inc. Second class postage paid at Raleigh, NC, and additional mailing office. Editorial Offices: P.O. Box 27306, Raleigh, NC 27611. *Carolina Country* is a registered trademark of the North Carolina Association of Electric Cooperatives, Inc.

Postmaster: send form 3579 to P.O. Box 27306, Raleigh, NC 27611. EMC group subscription \$2.50 a year; individual, \$3.00.

Address all mail to *Carolina Country*, P.O. Box 27306, Raleigh, NC 27611.



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The publication, the N.C. Association of Electric Cooperatives, Inc., and the member cooperatives endorse none of the products or services advertised.

Advertising that does not conform to these standards or that is deceptive or misleading is never knowingly accepted.

Should you encounter advertising that does not comply with these standards, please inform the editor at P.O. Box 27306, Raleigh, NC 27611.

## A Letter From The Editor:

Dear Readers,

The mail has brought us notes and letters that call for our following up on three items in previous issues:

- The "Books" review of *Poe Pourri* in the May issue, left the impression that Clarence Poe, the noted *Progressive Farmer* editor who wrote much of the material in the book, disliked William Jennings Bryan and Woodrow Wilson. This was due in part to the review's use of a quotation that was erroneously attributed to Poe.

Poe's son, Charles Aycock Poe of Raleigh, who assembled the book and contributed to it, wrote to point out the error. He said the quotation was, in fact, from "a Southern politician and was quoted in a letter to my mother to show the crudeness of the man." Actually Clarence Poe supported both Bryan and Wilson, he said.

Charles Poe added: "Many thanks for the fine review of *Poe Pourri*. I appreciate it very much."

- Jean Mills Howard of Greenville, SC, wrote to say she was "totally unprepared" for the many orders she received for her book, *Bread for Body and Soul*, after our "Scrapbook" item on the book appeared in January. She said the response was especially surprising because the item included a recipe that omitted three ingredients. The recipe was reprinted in its entirety in our February issue.

Mrs. Howard thanked us for spotlighting her book and added: "I would like to thank those who placed orders and especially those who have written complimentary notes and ordered other books for gift. I'm now in my second printing."

- Martha Lang Burns of Whiteville, whose painting, "Walking In the Rain" appeared on our April cover, wrote, saying she's had a number of letters from readers who're interested in buying prints of the painting. In response, she's planning to have prints prepared. If you're interested in a print, but have not yet written to Mrs. Burns, write to her at 104 E. Frink St., Whiteville, NC 28472.

Meanwhile, one of our readers wrote to ask if we'll continue to use the column featuring woodworking projects. She said she and her husband especially enjoy this column—and the various items he's made using patterns ordered through it.

The woodworking projects have been incorporated into the "Do Your Own Thing" column, which will continue to be a regular feature. In fact, it's in this issue—on page 16. This material hasn't run in the past few issues because of space limitations and a heavy schedule of ads and special interest articles.

Best regards,

Owen Bishop

## Cover: Pink Rhododendron at Grandfather Mountain

Professional nature photographer Jim Clark of Bahama in Durham County made this photo at Grandfather Mountain.





## MAILBOX

### A "Serious Complaint" About Biased Editorials

Since moving to an area served by Randolph Electric Membership Corporation last spring we have been reading your publication. We find parts of it interesting, but have a serious complaint about the bias of the "Viewpoint" articles. The latest (March issue), by Richard Margolis, is an example.

Everyone is, of course, entitled to his own political opinion. My studies as a Ph.D. in history have convinced me that Franklin Roosevelt's contradictory economic policies were responsible for keeping the United States in the Depression after every other major industrialized country had emerged from it.

The problem, however, is this: *Carolina Country* is published using either my tax dollars or my electric bill dollars or both (*see clarifications below*). Since the Randolph Electric Membership Corporation is a monopoly in this area—i.e., I cannot buy my electricity from anyone else—I am, in effect, forced to subsidize publication of political articles with which I am in strong disagreement. Surely you see my point!

If you don't want to admit the bias of the articles, consider Margolis' "while the rest of the country was gradually recovering from the recession the country experienced during President Reagan's first term" as a description of the longest period of uninterrupted peace-time economic growth since before Franklin Roosevelt. (Not to mention that the recession was a natural result of high inflation and interest rates of the Carter years).

It is not surprising that those who believe their jobs to be threatened by reduced subsidies to taxpayer-funded programs such as rural electrification would seek to fight change. They should, however, try to do it honestly and with real arguments rather than with half-truths and innuendo. Failure to do so amounts, under the circumstances, to a violation of a public trust.

Thomas H. B. Dressler  
Rt. 1, Climax

#### A few points of clarification:

- All electric utilities in this country are monopolies. If electric rate-payers had to pay for duplicate facilities of competing companies serving the same area, rates would be significantly higher than they are now.
- All sectors of the electric utility industry receive federal assistance. Recent studies show that co-ops' use of construction loans from a revolving fund administered by the Rural Electrification Administration provide co-op consumer-members with an average annual subsidy of \$52.38 per member. Customers of investor-owned power companies each receive an annual subsidy of \$61.27 while consumers of municipal utilities each receive assistance averaging \$97.41 per year.
- The cost of publishing *Carolina Country* is supported in part by funds collected from consumer-members of North Carolina EMCs and in part by advertising revenues.
- Richard Margolis is a New Haven, CN, free lance writer who specializes in rural affairs. He is not employed by any rural electrification-related organization. The column in question was provided by the National Rural Electric Cooperative Association and distributed to rural electric publications across the country.

—The Editor

### Signs And Sayings On Weather

#### Took Him Back "Many, Many Moons"

I was reading "Scrapbook" in the February *Carolina Country*—under Signs and Sayings on Weather—that the number of fogs in August determine the number of snows to come.

It took me back many, many moons—to when I was a young man working in the mountains. Almost every morning in August was foggy. I think it was the 27th when a man came into a country store and said, "Boy, we are going to have lots of snows this winter!" Someone asked, "What makes you think so?" He said, "We have already had 40 foggy mornings in August."

J. Doyle Vance  
Rt. 2, Stokesdale

### She Uses Sun's Warmth To Help Remove Magazine Mailing Labels

I, like many others, am a fan of *Carolina Country* covers. I tried two or three different methods to get the name label from the front cover. The best one I have found is to put the magazine against a windowpane with the warm sun shining through. Let it remain for a good while and the label will lift right off.

Dessie Smith  
Rt. 5, Lenoir

For readers who are interested in framing our covers but cannot remove the mailing labels, we are now offering "mint condition" covers from each issue. Send \$1 for each cover to *Carolina Country*, P.O. Box 27306, Raleigh, NC 27611.

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## HERE, THERE & EVERYWHERE

### ***Crafts Expo Slated for July 9-10***

Crafts Expo '88, a juried crafts show, will be held July 9-10 at the Crystal Coast Civic Center in Morehead City.

The show, sponsored by the North Carolina Agricultural Extension Service and the Home Economics Committee of the Neuse Area Development Association, will feature a variety of homemade crafts for show and sale.

The show will run from 10 a.m. to 7 p.m. the first day and from

1 p.m. to 5 p.m. the second day.

For more information, write to the Agricultural Extension Service, P.O. Box 68, Goldsboro, NC 27533.

### ***3 Farm Leaders Tapped For NCSU Honor Society***

Three North Carolina farm leaders have been initiated in the North Carolina State University Chapter of Gamma Sigma Delta, the honor society of agriculture.

They are William B. (Bob) Jenkins, presi-

dent of the North Carolina Farm Bureau, Inc.; Joseph L. (Joe) Landino, owner and operator of Landino Farms, Columbia; and William G. (Bill) Parham Jr., deputy commissioner, North Carolina Department of Agriculture (NCDA).

Jenkins, a 1954 graduate of NCSU, has worked for the Farm Bureau for 25 years and has served as its president since 1985.

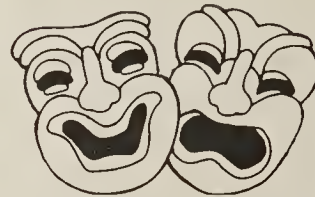
Landino has lived in North Carolina since 1960, the year that he graduated from the New York State College of Forestry in Syracuse. He produces corn, soybeans and wheat on his 4,500-acre farm.

Parham, a 1961 graduate of NCSU, is the NCDA's number two administrator and the key representative in dealing with Congress, federal agencies and farm organizations in the state.

### ***Historical Play To Be Produced In Hillsborough***

"The Twelfth Lantern," an historical play based on North Carolina's ratification of the U.S. Constitu-

tion, will run for three performances, July 22-24, in Hillsborough.



The play, sponsored by the Orange County Constitutional Bicentennial Committee, deals with the state's 1788 convention which considered ratifying the U.S. Constitution.

For more information on the production, contact the Bicentennial Committee at P.O. Box 483, Hillsborough, NC 27278. Phone: (919) 732-8156.

### ***2,000 Expected For Craft Fair In Sparta***

Over 2,000 people are expected to turn out for the 12th Annual Blue Ridge Mountain Craft Fair, July 9, at Sparta's Crouse Park.

The fair, sponsored by the Alleghany Arts Council, will feature food, music, entertainment as well as many of the South's finest craftsmen and artists.

For more information, write to the Alleghany Arts Council, P.O. Box 962, Sparta, NC 28675. Phone: (919) 372-2653.

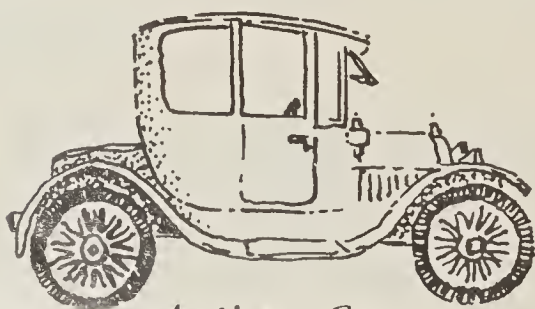
### ***Lee County Farmer Gets NCSU Honor***

A Lee County farmer and conservation leader has been presented with the 15th Annual Distinguished Alumnus Award of the College of Agriculture and Life Sciences at North Carolina State University.

The 1988 honor went to Robert J. (Bob) Bowers of Sanford. He received his B.S. degree in agricultural education from NCSU in 1952.

Bowers produces tobacco, beef cattle, corn, small grain, soybean and hay crops. He also engages in custom work for other farmers, doing such things as baling hay, seeding pastures, and planting and combining crops.

Bowers was chairman of the N.C. Soil and Water Conservation Commission for eight years. He has been a soil and water conservation district



### ***Antique Car Show Planned At Waxhaw***

About 200 antique cars will be displayed and judged at North Carolina's 8th Annual Car Show in Waxhaw, July 16.

Sponsored by the Waxhaw Volunteer Fire Department and Rescue Squad, the show will feature three divisions with a total of 29 classes.

Admission is free.

For more information, call Jim Howie at (704) 843-3085 or write P.O. Box 242, Waxhaw, NC 28173.



## HERE, THERE & EVERYWHERE

supervisor for 31 years, chairman of the research committee for the N. C. Association of Soil and Water Conservation Districts for 25 years, and chairman of the Land Use and Natural Resources Committee of the State Grange for eight years.

### **Former NCREA Chief Takes New CFC Position**

A former administrator of the North Carolina Rural Electrification Authority (NCREA) has been named the northeast area representative for the National Rural Utilities Cooperative Finance Corporation (CFC).

Charles Wilson, a former employee of Lumbee River Electric Membership Corporation (EMC), Red Springs, will serve as a liaison between CFC and cooperatives in Maine, New Hampshire, Vermont, Delaware, New York, New Jersey, Pennsylvania, Maryland, Virginia and North Carolina.

For the past six years, he has been the lending agency's South central area representative, based in Nashville, TN.

In his new post, the South Carolina native will be based in Raleigh, where he worked with NCREA from 1979 to 1982. Earlier, he was with Lumbee River EMC for seven years.

NCREA reviews loan applications from the state's electric and telephone co-ops before they are submitted to the Rural Electrification Administration in Washington.

CFC, which serves nearly 1,000 member cooperatives across the country, provides loans to supplement REA financing for co-op expansion and improvement projects.

### **Asheville To Host Summer and Fall Guild Fairs**

The Asheville Civic Center will be the site of both Summer and Fall Editions of the 41st Annual Guild Fair.

The fairs, sponsored by the Southern Highland Handicraft Guild, will run July 21-24 and Oct. 21-23.

For more information on the fairs, write to P.O. Box 9545, Asheville, NC 28815. Phone: (704) 298-7928.

### **Bill Traylor Works At Art Museum**

Works by self-taught artist Bill Traylor will be featured from June 25 through Aug. 28 at the North Carolina Museum of Art in Raleigh.

Paintings in pencil, crayon and tempera will be displayed in the exhibition.

Traylor, who was born into slavery in 1854, died in his lifelong home of Montgomery, AL, in 1947.

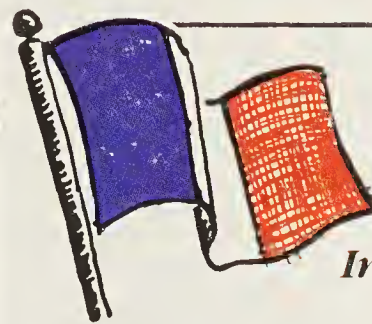
The Museum of Art is open Tuesday through Saturday from 9 a.m. to 5 p.m.; Friday through 9 p.m. and Sunday from noon to 5 p.m. Closed Monday.

For more information on museum events, write the museum at 2110 Blue Ridge Blvd., Raleigh, NC 27611. Phone: (919) 833-1935.

### **Safety Award Winners Named**

The North Carolina Safety Council presented seven awards to individuals and groups who carried out or provided leadership for safety programs.

The awards are given annually through the Council's Home and Commu-



### **French Camp Scheduled In Blowing Rock**

Camp Esperance, a non-profit French Summer Camp held in Blowing Rock, will be offered July 25-Aug. 9 in three sessions: July 25-31, high schools; Aug. 1-6, junior high schools and Aug. 6-9, elementary schools.

The cost is \$200 for high schools, \$185 for junior high schools and \$155 for elementary schools. Some scholarships are available.

The camp is sponsored by the North Carolina Chapter of the American Association of Teachers of French and by the North Carolina World Center in Raleigh.

Previous language studies is not necessary for elementary and junior high levels.

Camp Esperance is designed to help campers learn and improve oral skills in the French language and to immerse campers in the cultures of French speaking countries.

For more information, write to Mrs. Martha Holland Dobson, Route 4, Box 330-A, Statesville, NC 28677 or call (704) 876-0656.

nity Safety Awards program.

Individual award recipients were Flora Smith of Chadbourn, and Charles Fagg, Reidsville's city fire prevention officer.

Group award recipients included Asheville Fire Department; Bethany Extension Homemakers Club, Graham; 5th graders at Monroeton School,

Reidsville; Forsyth County 4-H and the Rescue and Emergency Medical Association, Winston-Salem.

The Safety Council is an incorporated, non-profit organization, created in 1960 by a group of community leaders, physicians and officials of public agencies to promote safety programs and activities.



# Marketing Program Sets Promotion Campaign

For more information about how producers can qualify for the "Goodness Grows in North Carolina" program, call Mrs. Theresa Hamby at (919) 733-7912. Or write to her at the following address:  
Division of Marketing, North Carolina Department of Agriculture, P.O. Box 27647, Raleigh, NC 27611.

An ambitious fall program to promote "Goodness Grows in North Carolina" was outlined in May for a large group of participants in the food marketing effort.

Wayne Miller, director of marketing for the sponsoring N. C. Department of Agriculture, led the session along with Commissioner of Agriculture James A. Graham.

The promotion, aimed at boosting consumer acceptance and consumption of top-quality North Carolina food products, has now grown to a total of 90 large and small food processors.

The new promotion will be featured on radio, highway billboards and newspapers, and will be tied in with the North Carolina State Fair, Oct. 14-23. The 1988 theme for the fair is

"Goodness Grows in North Carolina."

At the May session the North Carolina Potato Growers were recognized as the outstanding participant in "Goodness Grows" for the past year.

Theresa Hamby, who has directed the program from its inception, said the potato producers are now promoting a "Three-In-One" program, with special bags used for North Carolina Irish potatoes that are equally suitable for baking, boiling or frying.

Commissioner Graham said the expanded promotion campaign "gives us a new dimension in promoting North Carolina products.

"Goodness Grows" has some of the state's largest food processors as well as small specialty houses.

Some of the earliest participants were three large dairy producers, Pine State Creamery of Raleigh, Coble Dairy of Lexington and Milkco Dairy of Asheville, which markets milk under the Sealtest label and also produces private brands for supermarket chains.

Stegall Smoked Turkey of Marshville was another early supporter, along with Morning Glory (hard-cooked) Eggs of Richfield, Duplin Wine Cellars of Rose Hill and lump crabmeat from Osprey Seafood of Washington, NC.

Some of the largest firms participating include Purdue Farms, a major poultry producer; House-Autry Mills of Newton Grove, corn meal products; and House of Raeford Farms in Hoke County, a turkey processor. Concord Farms of Concord sells whole ducklings and duckling products nationwide, while T. W. Garner Food of Winston-Salem markets the famous "Texas Pete" products. Charles F. Cates of Faison is a nationally recognized pickle processor, while Lundy Packing of Clinton is a major marketer of pork products.

Ken Maxwell of NCDA's International Marketing Division told the Raleigh meeting that North Carolina exported \$800 million in agricultural products in 1987.

Wayne Miller said recent product promotions started with sweet potato and pork products, and is now spreading to turkeys, peanut products, seafood and—most recently—North Carolina sweet corn.

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# EMC Officials Visit Congressional Delegation

Top officials of North Carolina's Electric Membership Corporations (EMCs) visited Washington recently to participate in the National Rural Electric Cooperative Association (NRECA) 1988 Legislative Conference.

The purpose of the conference was to bring rural electric co-op officials into face-to-face sessions with members of Congress, addressing issues and concerns facing rural electrification.

During the conference, North Carolina's congressmen hosted informal visits by small groups of EMC employees and directors. In addition, EMC representatives held meetings with selected urban congressmen informing them on the issues and concerns facing rural America.

The entire North Carolina delegation also met with Senators Jesse Helms and Terry Sanford.



*Fifth District Congressman Stephen Neal, right, chats with Larry W. Payne of Rt. 3, Taylorsville, a director of Crescent EMC, Statesville, during a meeting in the congressman's office in Washington. In the background is Kelly Hutchens, manager of Surry-Yadkin EMC, Dobson.*



*Senator Jesse Helms addresses the North Carolina delegation at the NRECA Legislative Conference.*

*Eleventh District Congressman James McClure Clarke listens to a question posed by Charles R. Petit of Rosman, a director of Haywood EMC, Waynesville.*



*Senator Terry Sanford, right, addresses Tar Heel electric co-op officials. At left, seated, is William R. Pope of Mooresville, an attorney for Crescent EMC, Statesville. At center is James M. Hubbard, executive vice president of North Carolina's statewide EMC organization.*

Photos by Randy Wheelless



# Follow Label Instructions In Storing Pesticides

Improper storage is a leading cause of household pesticide problems, according to officials of the North Carolina Department of Agriculture.

"Each year, homeowners have problems with pesticide containers that are partially labeled, or that leak, swell or rupture," said Jim Burnette Jr., assistant pesticide administrator in the NCDA Pesticide Section.

"These problems often can be traced to improper storage or keeping outdated products. I urge all homeowners to follow label instructions on storage and disposal of pesticide products and containers."

The following tips will help citizens reduce pesticide problems.

- Read the label before buying a pesticide. This will help you get the product that is best suited for your particular need. It also will alert

you to precautions and directions for safe use, storage and disposal of the product.

- Always store pesticides in the original, tightly-closed container. Be sure the label remains readable. The label lists ingredients, directions for use and antidotes in case of accidental poisoning. Store in a secure, dry, well-ventilated area.

- To protect the integrity of the product and its container, avoid extremes of heat or cold.

- Flammable liquids should be stored outside the living quarters and away from any ignition source.

- Follow label directions to dispose of pesticides or containers.

- Even properly-stored pesticides don't last forever. Products gradually will lose their effectiveness; some have label advisories with a deadline by which the product should be used.

*For more information about proper pesticide storage or disposal, leaking containers or old pesticide products, contact the NCDA Pesticide Section at (919) 733-3556 or write to P.O. Box 27647, Raleigh, NC 27611.*

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# Energy Retreat Slated For High School Students

North Carolina's statewide organization of electric cooperatives will sponsor a three-day Youth Energy Retreat this summer for rising high school freshmen and sophomores whose families are served by Electric Membership Corporations.

The retreat is scheduled for Aug. 5-7 at the Betsy Jeff Penn 4-H Center near Reidsville.

Plans call for selecting 10 or 12 retreat participants for membership in an Electric Membership Corporation (EMC) Youth Ambassador Council, which will serve as an advisory group to the EMCs regarding youth activities and other programs.

"The retreat is an effort to bring together some of the state's most outstanding young people for a series of programs explaining the principles of cooperative businesses and how co-ops operate," said Dan Cook, a senior information specialist with the N.C. Association of Electric Cooperatives, who is coordinating plans for the retreat.

"We'll also put together the first statewide youth council for North Carolina EMCs, with members serving for the coming year as spokespersons for the co-ops and as liaisons with youth groups."

Cook, a former 4-H agent, said the council is patterned after a similar youth group that is sponsored by the National Rural Electric Cooperative Association.

In addition to co-op principles, the retreat will feature presentations on electrical safety, public speaking and EMC member involvement. Various recreational events are also planned.

For more information about the retreat selection process, call your local EMC office.

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Also available is our PATTERNS FOR BETTER LIVING catalog picturing 700 woodworking and handicraft projects, \$3.95. Send check or money order to Steve Ellington, c/o Carolina Country, P.O. Box 2383, Van Nuys, CA 91409-2383.

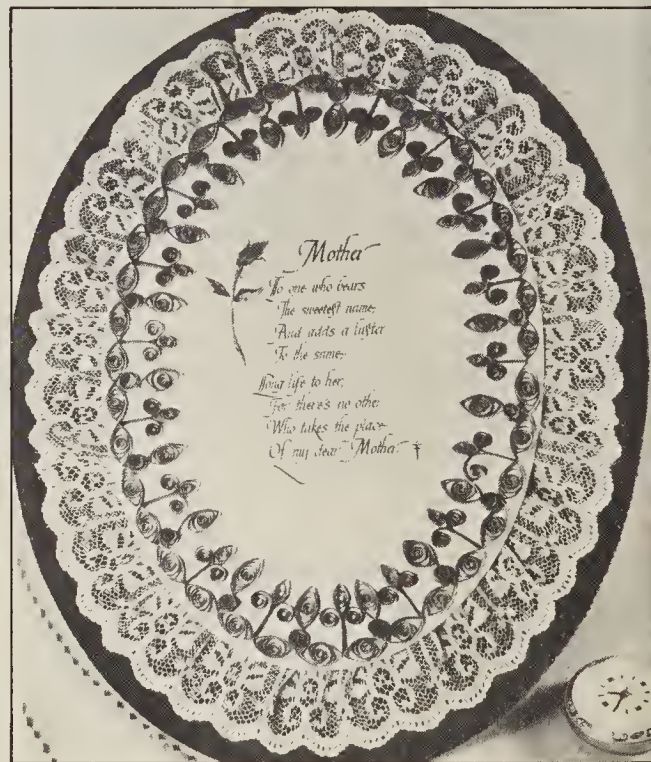
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Quilling is the art of rolling, glueing and shaping narrow strips of paper into beautiful designs. Often associated with the Victorian era because of its elaborate styling, quilling is actually much older, going back to the days when French and Italian nuns used featherless bird quills to roll narrow strips of paper trimmed from the gilt edges of book pages.

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5524: Misses Sizes 6 to 14. The versatile V neck dress only has two main pattern pieces. Sized for stretch knits only. State Size H(6-8-20) or N(10-12-14) when ordering. PATTERN IS \$3.25 PLUS \$1.00 P.H.



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4186: Culottes have elastic waist, back-wrap has handy patch pockets. Women's Waist Sizes 31" to 46 1/2". Sizes S(31-33), M(35-37), L(39-41 1/2), XL(44-46 1/2) are included in one pattern. \$3.25 PLUS \$1.00 P.H. FOR EACH PATTERN ORDERED



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*Planning For Retirement**— Part I —*

# Your Financial Forecast May Be Far Brighter Than You Expect

*So here you are, well past the age of 50, and you're beginning to think about retiring. You want a more relaxed existence, you want to spend more time with the people you love. After all, 30 or 40 years of hard work is about enough.*

*To make the most of your retirement, you'll need to make some plans for it.*

*With this column, "Horizon" begins a two-part examination of the kind of planning that's needed prior to retirement. This installment focuses on financial planning.*

Preparing for retirement involves some very important financial planning, but it doesn't have to be a sobering exercise. Chances are you're better off than you expect. How much better off is something you'll have to work out.

Social Security is usually a prime topic at this stage. And you have several options here. Under current law, you can begin to draw benefits at age 62, and this is usually a wise course.

One actuary (that's somebody who figures out such things) says that even though the monthly check will be smaller at 62 than at 65, getting those extra checks at 62, 63 and 64 is better because you have to live to age 78 to even things up.

You can contact your local Social Security office and get a computerized estimate of how much you will receive, based on your earnings. You can also get the estimate on a spouse's check if it is based on your wages. (Many folks draw on their own account.)

What's even more important is the retirement benefit you will receive from your employer, including federal, state or local governments. Often this will be more money than you'll get from Social Security—but not in every case.

You should be able to get an accurate estimate from your employer. Now you're beginning to get the figures you want to jot down and later add up.

With these in the hopper, you need to add up your own assets. If you own farmland, or have a house fully or mostly paid up, these are cash assets. You may have a lot of others.

Most of us nowadays don't have a lot of cash on hand. But you need to put down whatever you have on deposit in banks, credit unions, savings and loan associations and other financial outlets. Include both your

checking and savings accounts.

U. S. Savings Bonds should be put down at actual value at your retirement date.

Most of us think of stocks or mutual funds as cash assets. But there are important considerations that we might tend to forget. Do you have long-term life insurance policies with cash value built up in them? And what about profit-sharing plans where you work? They all count—but profit-sharing sometime is a substitute for a retirement policy.

What about valuable property? Gold, valuable art, silver, antiques, Oriental rugs, furs and other "collectibles" are all assets—but should be counted only for the amount they'd bring you sold them at today's market prices. The same applies to a farm tractor, combine and similar equipment—if your retirement plans don't require continued use.

Add all these up, and you'll probably be pleasantly surprised at the total. These resources can be used to plan your continued retirement income.

Deduct only what you still owe. Whether it's the mortgage on a house or farm, current bills to utilities and stores, bank loans or some other obligations that must be met, you need to do a little subtraction to see where you really stand.

Some things that are very useful to you have very little investment value. Home furnishings, all that expensive equipment in the kitchen, central or window air conditioning, and the car you drive should all be assigned a low value in your cash resource list. (But if you still owe \$5,000 on that late model vehicle, you need to list that as a deduction.)

Now calculate how much income you will receive and compare it with the amount you will require to maintain an adequate standard of living. (Experience has shown that it costs less when you don't have the daily co





of just "going to work.")

This exercise may leave you feeling that you'll be in good shape financially. If not, you can take steps to improve your retirement account.

If you plan to work another 10 years or so, you have options. While the Independent Retirement Account (IRA) is not quite as attractive as it once was, this is one option you might want to consider. If you can put \$2,000 a year into an IRA for the next 10 years, you can build excellent equity for a long-term payout. If your wife or husband can do the same, it's that much better.

You can also help your future income through your other options, including annuities available from insurance companies, banks and other financial institutions.

Timing is a key element here. If you're just beginning to make your plans to retire, it is best that you consider these points about five or 10 years before your planned retirement date. That gives you time to make adjustments that will improve your lot once that date arrives.

Retirement planning is a long-term process, unless you already know that you have a top-quality economic retirement program because of your place of business.

Some large companies have personnel experts who can give excellent advice. Banks and other financial institutions can provide useful information—but it should be remembered that their "options" are mostly bank-related. Some senior groups have pre-retirement seminars that bring together an assortment of qualified people who can help you. Social Security personnel can be helpful. And various publications offer guidance.

But the first thing you need to do is to take stock of yourself, your monetary assets and your financial needs for those retirement years. Try this first. You may be pleasantly surprised at your own personal "score"

*(Next Month: It Takes More Than Money)*

## Intangibles Tax Is Still With Us

A Wayne County reader, preparing to file his 1987 North Carolina income tax return, remarked: "I'm glad we don't have to pay that intangibles tax any more."

In this case, he was right. Since January, 1985, your money on deposit in banks or savings and loan associations has been exempt from "that pesky tax" that was deducted from checking and savings accounts. His money was in a savings account.

But the intangibles tax is still with us. If you own stocks or bonds, beyond a certain amount, you are required to file Form H-801 and pay 25 cents per \$100 valuation on stocks and bonds and on investment funds, accounts receivable and "other evidences of debt," including notes.

If your tax is less than \$15, you can skip it. But if you filed an intangibles tax return in previous years, you might want to file an "information return" to show that your holdings are less (maybe your stocks are down?) than last year.

This is a separate return from your regular North Carolina state income tax, but the deadline is the same: April 15. The value of your intangibles would be as of Dec. 31, 1987. Fluctuations during the year don't count.

Example: If you have 200 shares of stock, and the value as of Dec. 31 was \$31 a share, your total value is \$6,200. At 25¢ a hundred, you owe \$15.50. You must file and pay. But if your stock was worth only \$29 a share, making the total \$5,800, your tax would amount to only \$14.50. You could skip it.

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## COUNTRY KITCHEN



With warm weather upon us, it's time to move into the open air for picnics, barbecues and other forms of outdoor eating.

To help you gear up for this kind of summertime fun, here are six recipes that could become the menu for a complete outdoor meal.

All the recipes were submitted to the magazine's "Country Kitchen" column by *Carolina Country* readers.

### Texas Barbecue Sauce

*Submitted by Ms. Johnsie Ford, Rockingham*

- |                           |                              |
|---------------------------|------------------------------|
| 3 Tbsp. onion (chopped)   | 1/4 Tsp. paprika             |
| 1/4 C butter or margarine | 1/4 Tsp. red pepper          |
| 1/2 C ketchup             | 2 Tbsp. brown sugar          |
| 1/2 C lemon juice         | 2 Tbsp. Worcestershire sauce |
| 1/2 Tsp. salt             |                              |

Saute onion in butter. Add remaining ingredients. Simmer for 15 minutes, stirring occasionally. Makes about 1½ cups of sauce for barbecued pork or poultry.



### Baked Bean Casserole

*Submitted by Ms. Hattie Welborn, Hamptonville*

- |  |                              |
|--|------------------------------|
| 1/2 C onion (chopped)                        | 1/3 C ketchup                |
| 2 Tbsp. butter                               | 2 Tbsp. prepared mustard     |
| 2 cans (16 oz.) pork & beans in tomato sauce | 2 Tbsp. brown sugar          |
| 1/2 lb. hot dogs (cut up)                    | 1 Tbsp. Worcestershire sauce |

Saute onion in butter until tender. Stir in pork and beans, hot dogs, ketchup, mustard, brown sugar and Worcestershire sauce. Pour into 1½ qt. casserole. Bake at 400°F. for 30 minutes. Stir and serve. (Serves 6).

### 48-Hour Cole Slaw

*Submitted by Ms. Ocia Rearis, Harmony*

- |                |                                  |
|----------------|----------------------------------|
| 2 lb. cabbage  | 3 Tbsp. vinegar                  |
| 2 carrots      | 1/3 C sugar                      |
| 1 green pepper | 1½ C Miracle Whip salad dressing |

Chop cabbage, carrots and sweet pepper. Mix together and stir in vinegar, sugar and Miracle Whip. Cover and refrigerate 48 hours before it is to be served. Stir every 12 hours if possible. Great with chicken or fish. (Serves 6).





## COUNTRY KITCHEN

### Hush Puppies

*Submitted by Mrs. Ella Faye Norris, Zionville*

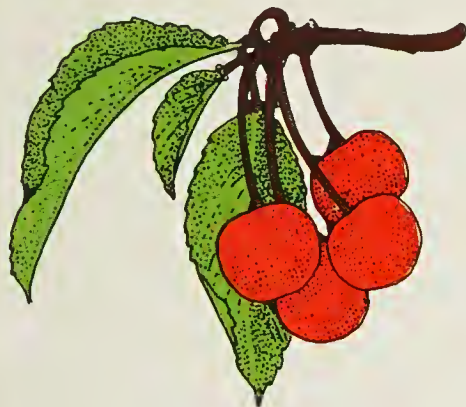
- |                         |                  |
|-------------------------|------------------|
| 1 C self-rising meal    | 2 Tsp. sugar     |
| 1 C self-rising flour   | Dash garlic      |
| 1/2 C buttermilk        | 1/4 Tsp. paprika |
| 1 large onion (chopped) | 3 C cooking oil  |

In large bowl mix together meal, flour, buttermilk, onion, sugar, garlic and paprika. Bring 3 cups of cooking oil to a boil in large sauce pan. Drop 1/2 teaspoon dough in boiling oil until good and brown. (Makes 50 hush puppies).

### Cherry Chocolate Trifle

*Submitted by Mrs. Ann B. Gray,  
Blowing Rock*

- 1 pkg. chocolate pudding  
regular size
- 1 10 oz. pkg. sponge layers  
(or angel food cake)
- 1 can (21 oz.) cherry  
pie filling
- whipped topping



Prepare pudding as directed. Break cake into 16 pieces. Arrange half of the pieces in a 2 qt. glass bowl. Top with one cup pudding. Spoon half of cherries over pudding. Repeat once more. Cover and refrigerate 5 hours or overnight. Serve with whipped topping.

### Congeaed Salad

*Submitted by Ms. Ruby B. Delk, Lexington*

- |                            |                       |
|----------------------------|-----------------------|
| 1 3-oz. pkg. lemon gelatin | 1 pkg. Dream Whip     |
| 1 3-oz. pkg. lime gelatin  | Graham Cracker Crumbs |

Follow directions on gelatin boxes and chill slightly in refrigerator. Use envelope of Dream Whip according to directions on box. Mix jello and Dream Whip with electric mixer. Pour in square or long pyrex dish, top with Graham Cracker Crumbs, and refrigerate. Cut into squares and serve plain or on a lettuce leaf.



## Would You Like To Share Your Recipes?

If you would like to share a recipe with this column, send it to: *Carolina Country*, P.O. Box 27306, Raleigh, North Carolina 27611.

We pay \$5 for published recipes and present each monthly winner a set of 50 recipe cards featuring a reprint of the published recipe.

## Tie one on.



**American Heart  
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YOUR LIFE



Fans seem to be just about everywhere these days: ceilings, attics, doors, floors, tables.

The devices generally serve one of two purposes—they move or circulate air in an existing closed space or they ventilate, exchanging one volume of air for another.

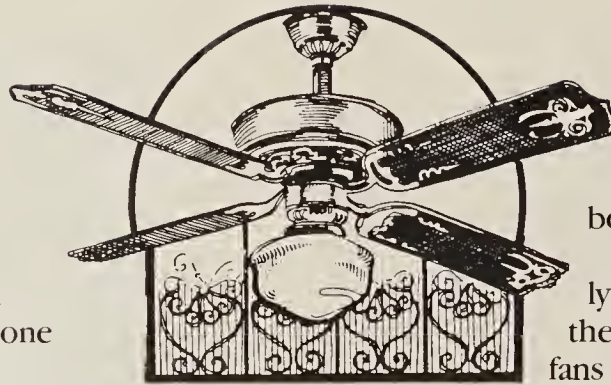
Many homeowners use oscillating fans—perhaps the one on their main air conditioner—as a circulator, allowing them to run continuously.

Does this practice save money?

Obviously, since the fans cost money to buy, maintain and operate, there must be savings to offset those costs if the fans are to be cost-effective.

Savings can accrue from the use of fans in this way only if their use allows an increase in the home's thermostat setting.

Energy experts say that a 5 percent saving can be realized on an air conditioning bill for



each degree the thermostat is raised. Since some of this is cancelled by the cost of fan energy, a balance must be reached.

As a general rule, fans left on continuously will increase the cooling bill, even if thermostat settings are raised slightly. Thus, fans should be on only when there are people in the direct vicinity receiving benefit from them.

Remember, fans don't cool the air, but moving air feels cooler to people than still air at the same temperature. Moving air sweeps away your body's warm "boundary layer" of air along with moisture on the skin's surface caused by perspiration. The process lowers the body temperature.

Thus, fans can save consumers money if they are used prudently. That means: 1) operating the fans only when people are present to benefit from the moving air and 2) raising thermostat levels when the fans are used.

## Fans Can Help Cut Cooling Costs

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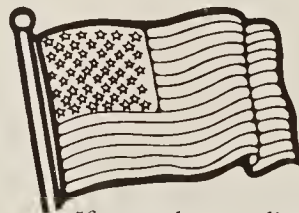
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## Rules of Etiquette For Displaying Old Glory

If you plan to display Old Glory during the Fourth of July this year, remember that there are some rules of flag etiquette. Here are tips on the subject from a North Carolina National Guard publication:

- The flag should be displayed at night only if properly illuminated. Otherwise, it should be hoisted briskly at sunrise and lowered ceremoniously at sunset. Only all-weather flags should be flown outside during inclement weather.

- On a staff, the flag's blue union field should be on top next to the staff. When hoisted out from a building on a rope, it should be hoisted union field first.

- When displayed against a wall or from a window, the union field should be to the observer's left.

- When hanging over the middle of the street, it should be suspended vertically with the union field to the north for an east-west street or to the east for a north-south street.

- When carried in a procession with another flag or flags, it should be either on the marching right, or, if there is a line of other flags, in front of the center of that line. On a car, the flag's shaft should be fixed firmly to the chassis or clamped to the right fender.





## Cookbook Includes 584 Recipes From Halifax EMC Newsletter

The recipes below are reprinted from a new cookbook published by Halifax Electric Membership Corporation, Enfield, in honor of Lucy Irene (Lurene) R. Brown, who was an employee of the co-op for 27 years prior to her death in October, 1986.

The cookbook, titled *Recipes from the Best Cooks*,

includes 584 recipes that Mrs. Brown published in a recipe column in the EMC's monthly consumer newsletter over a 24-year period.

The book was published by the co-op's Women's Advisory Committee to help support a scholarship fund that has been established by Mrs. Brown's family. The fund will be used to assist children of Halifax EMC employees.

Copies are available for \$8.75 each, including postage and handling. Checks should be made payable to Halifax EMC. Send orders to Mrs. Ann Peel, Halifax EMC, P.O. Box 677, Enfield, NC 27823.



### Marinated Pineapple

- |                                 |                           |
|---------------------------------|---------------------------|
| 2 (13 oz.) cans chunk pineapple | dash of salt              |
| 3/4 C vinegar                   | 6-8 whole cloves          |
| 1 1/4 C sugar                   | 1 (4-inch) cinnamon stick |

Heat sugar, vinegar, salt, cloves and cinnamon stick 10 minutes. Add pineapple; bring to a boil. Cool and refrigerate several hours. May be served warm or cold.

Cocktail toothpicks may be used for easy handling.

Recipe can be tripled for large crowd. You may prefer more spices.

### Cabbage Casserole

- |  |                           |
|--|---------------------------|
| 4 C shredded cabbage<br>(cover cabbage in cold water in refrigerator for 30 minutes) | 1 can celery soup         |
| 1 stick margarine  | 1/2 C grated sharp cheese |
|  | 1/2 C mayonnaise          |
|  | 2 1/2 C bread crumbs      |
|  | 1 C milk                  |



Melt margarine and pour half in large casserole. Mix soup, milk and mayonnaise. Bring to boil and set aside.

Place half bread crumbs in casserole. Add drained cabbage. Sprinkle shredded cheese over cabbage.

Pour soup mixture over cheese; top with other half of bread crumbs. Pour remaining margarine over this.

Bake 30 minutes in 350° oven, uncovered.

## He Found "A Better Way" To Peel Watermelon Rind



S. D. Hedspeth Jr. of Conway wrote, offering this tip for making watermelon rind pickles:

While I helped my wife peel watermelon rind for pickles, I found it a slow and tedious job. So, I said, "There must be a better way!"

Before we cut the next melon, I went to my woodworking shop and got my six-inch block plane, lowered the blade to about 1/16 of an inch, and in five minutes, I had planed all the skin off the rind, saving a lot of time and work with a paring knife.

Try it. You might like it.

Another tip: we store the meat in a plastic bag and put it in the refrigerator to eat when we want it.

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## WASHINGTON SCENE

# Satellite TV Proposals Stalled In Congress

Owners of backyard satellite TV dishes should be able to watch the same network news shows and Hollywood movies—at the same price—as the urban customers of cable companies, but congressional efforts to require that parity are at a standstill.

That was the message on the House floor recently when

members of Congress took turns speaking in favor of two bills that would create laws governing the satellite TV industry.

The Satellite Television Fair Marketing Act is staunchly opposed by the cable industry and is at a standstill in the House, according to statements made during the "special order" session called by Rep.

James Olin (D-VA).

The act would do several things: It would require any programmer who allows cable companies to distribute its shows to also allow non-cable groups, like the National Rural Telecommunications Cooperative (NRTC), to distribute the programs. The bill would prohibit the taxpayer-supported Public

Broadcasting System and Armed Forces TV from scrambling their signals; require that there be a universal unscrambling system for all channels; direct the Federal Trade Commission to make sure that network programming is available in remote rural areas.

Public hearings on the bill last summer were packed with spectators, but no action has been taken on it by Congress. Olin and others speaking at the special order asked the House Energy and Commerce Subcommittee on Telecommunications and Finance to schedule further hearings on the bill and then to adopt it.

A second bill, the Satellite Home Viewer Copyright Act, would set up a method similar to the one used in the cable industry to pay royalties to the holders of television show copyrights. The royalty would likely be a 12-cent per-viewer per-month fee for TV programs transmitted to consumers via satellite.

NRTC, which distributes the "Rural TV" package of satel-

lite television programs, supports the bill because it would save it from negotiating a royalty with the copyright holder of each TV show it distributes and instead allows it to pay a flat fee for the signal.

Speakers at the special order said legislation is needed to provide rural Americans with the same access to TV programs that cable subscribers have. Without such legislation, they said, rural dish owners who live beyond the reach of cable are paying more than cable subscribers to watch the same programs.

Olin said that in his Virginia district, a dish owner must pay \$19 a month for the same service a cable subscriber gets for \$12.75, and the dish owner must pay the fee a year in advance—while the cable customer is billed monthly.

"This is a field in which the development of technology has outpaced our legal system, and we do not have a fair and efficient way for protecting the rights of both programmers and viewers," said Rep. Claude Harris (D-AL).



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## Senator: Proposed Budget Would Kill REA Program

Federal budget proposals to do away with direct loans to the nation's 1,000 rural electric cooperatives would "kill the program pure and simple," says Sen. Quentin Burdick (D-ND).

"It's not going to happen," he says.

The head of the Rural Electrification Administration (REA) denied that his agency has adopted a "no new starts" policy to prohibit rural electric generation and transmission cooperatives from obtaining financing for new power plants. REA is the Agriculture Department agency that lends money to the nation's rural electric cooperatives.

Under questioning by Burdick, REA Administrator Harold Hunter hedged on the number of recent loan applications that his agency is turning down and gave only a vague answer when asked why the financing requests were denied.

"There were other reasons," than simply freezing out new plant financing, Hunter said at a House Agriculture Appropriations Subcommittee hearing that Burdick chaired. "With the surplus of power in the nation, we didn't want to be party to contributing to the problems of our borrowers."

The exchange was only part of the close questioning Hunter and Roland Vautour, USDA's new Under Secretary for Small Community and Rural Development, faced in their continuing push for the administration's 1989 budget proposal. The proposal would do away with direct lending programs to the rural electric co-ops, sending the small, non-profit utilities to private lenders instead. Rep. Burdick warned Hunter and Vautour that he believes their effort is doomed.

"There really would be nothing left of rural electrification if this budget were adopted," Burdick said.

Burdick also took issue with Hunter's statements that most electric and telephone cooperatives are prospering.


"I don't know where you're looking, but things aren't that great," he said.

Meanwhile, he added, co-op consumers in many areas of the country pay higher electric rates than city dwellers, a disparity Hunter shrugged off as "a natural phenomenon."



## Annual Meetings Calendar

Date	Electric Membership Corporation	Time	Location
<b>June</b>			
<b>11</b>	Blue Ridge, Lenoir	Registration: 8:00 a.m. Business Meeting: 9:30 a.m.	Farthing Auditorium, Appalachian State University, Boone
<b>July</b>			
<b>15</b>	Randolph, Asheboro	Registration: 6:30 p.m. Business Meeting: 8:00 p.m.	Southwestern Randolph High School Stadium, Asheboro
<b>August</b>			
<b>18</b>	Pee Dee, Wadesboro	Registration: 7:00 p.m. Business Meeting: 8:00 p.m.	Richmond Senior High School, Rockingham
<b>27</b>	Roanoke, Rich Square	Registration: 11:00 a.m. Business Meeting: 1:00 p.m.	EMC Headquarters Arena, Rich Square



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# Cheap Meat Advice: If It Seems Too Good To Be True, It Probably Is

Mrs. Virginia Stines of Denver, NC, was led to her first encounter with so-called "cheap meat" by a television pitch offering 300 pounds of meat for \$150.

When she arrived at The Meat Shop at 4405 N. Tryon St., Charlotte, she was shown the discounted meat and a higher grade of meat, weighing 480 pounds, that was priced at \$1,800 or \$3.75 per pound. However, she was told the higher grade was \$3 per pound.

Stines was offered free meat as an incentive to buy the higher grade meat. When she said she had no freezer, the shop salesman

gave her an old one as part of the package.

She agreed and signed a sales contract. Later, she said, "There are a lot of things on the contract that are not right."

She claimed the deal stipulated payments within 90 days would be considered the same as cash. But when she tried to pay, The Meat Shop representatives said they couldn't accept payments because her contract had been sold to a finance company.

In addition, Stines said, "The Meat Shop told me payments would be \$100 for 18 months but later the finance company said I would have to pay \$100 a month for 36 months."

As she attempted to sort things out, she said the meat spoiled in the freezer and she was threatened with a lawsuit for the \$1,800. Eventually she reached a settlement of about \$1,000.

Stines' story is similar to many that come to the attention of the standards division of the North Carolina Department of Agriculture.

The division is responsible for authorizing and testing all weighing and measuring devices used commercially in the state. It is also concerned with consumers receiving correctly weighed products when buying. This includes meat.

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"Mrs. Stines' story is not unique," said N. David Smith, director of the standards division.

"It's something we run into fairly often when we're dealing with bulk meat sales. A lot of these businesses prey on the poor and people that need to find a good deal.

"We want to make sure a customer gets what is represented, what is advertised. We want to be certain a buyer gets what is offered in the sales talk. That's what he or she is entitled to. There is no way we (standards division) can separate ourselves from problems beyond those of accurate weights and measures."

Smith added, "When we find blatant evidence that consumers are being ripped off, we will immediately contact the office of the state attorney general or any other agency that can help right the wrong."

He advised potential bulk meat buyers to have meat weighed in their presence and to ask what cost is both before and after the carcass is dressed. Take the "after" figure to determine what the actual cost per pound is, and before signing a contract, go to a retail grocery store and comparison shop. Most grocers will sell meat in bulk.

If a bulk meat dealer offers to sell you a freezer, remember that

you'll probably do better buying it from an appliance dealer.

Above all, don't be pressured, Smith said. Make sure you understand interest rates, 90-days-same-as-cash deals and be sure if you buy U.S. Choice meat, it is exactly that. Inspect it in the store before you take it home.

Do not take immediate delivery of bulk meat after signing the contract. There is a cooling off period during which a buyer can cancel the contract. That period lasts until "midnight of the third business day after the day on which the buyer executed the contract." Smith said if immediate delivery of the meat is accepted after signing the contract, the cooling off period is lost.

Smith's final advice came in the form of a familiar adage: "If it sounds too good to be true, it probably is."

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## HANK'S GARDENING GUIDE

Now's the time for garden enjoyment.

Most of the planting has been done, so take a brief pause to survey your yard and garden—and reflect on your accomplishments. Take time to enjoy the flowers, vegetables and other fruits of your efforts and handiwork.



### **Vegetables**

Continue to plant warm-season crops such as field peas, beans, squash, cantaloupe and watermelon. There's also still time to raise more sweet corn.

Continue to set out started plants of tomato, peppers, eggplant, and sweet potatoes.

### **Weed In The Cool-Cool Of The Evenin'**

If you have weeds that have grown so large that pulling them will disturb roots of nearby garden plants, do the job in late afternoon or in cloudy weather.

By so doing, you give nearby injured or "disturbed" plants time to repair damage before they again face the hot summer sun. Even a few hours will do wonders in aiding recovery.

If soil is dry, it often helps to "loosen" roots by watering well before weeding. Garden plants should be well watered either before or after weeds are pulled.

### **Take Cuttings From Shrubs**

This is an ideal time to take cuttings of camellias, azaleas and rhododendrons.

Make cuttings early in the morning when they show no signs of wilting. Or, select a cloudy, rainy day.

Make cuttings five to six inches long, cutting them at the tip growth of the plant. Cut just beneath a leaf joint on a slant. On rhododendrons, slice the bark about an inch on either side of base of cutting.

Remove all leaves from the bottom two inches of cuttings. Don't allow cuttings to become dry at any time; sprinkle leaves if necessary.

Tip cuttings may be rooted in a wooden

box such as a grape box or apple crate. Fill box with a half-and-half mixture of sand and peat or a mixture of sand, peat moss and vermiculite. Dip base of cuttings in a root-inducing hormone before inserting in rooting media.

Insert cuttings one inch apart in rows two inches apart. Firm planting medium around stems. A cover of glass or clear plastic will help maintain uniform humidity and temperature. Place box in shade.

The cuttings and planting medium should be kept moist but not wet. Spray with a mist of water twice daily. Roots usually appear in six to eight weeks.

Leave plants in rooting box a full season; then carefully dig and plant in the garden.

### **Bedding Plants**

Sow seeds of zinnia, sunflower, morning glory, portulaca, cosmos, marigold, and gourds directly in the soil where they are to grow.

Canna, achimenes, dahlias and other summer-flowering bulbs may also be planted now.



### **Irises**

Once bearded irises have finished blooming, cut flower stalks unless you want to obtain seed.

Off color foliage usually indicates that plants are in need of fertilizer. Pale yellowish leaves indicate that about a cup of 5-10-5 fertilizer per large iris clump needs to be worked into the soil around plants.

### **Immediate Action**

Do these garden chores now:

- Fertilize camellias and azaleas
- Fertilize roses
- Spray roses every seven to ten days
- Control aphids with water spray from hose
- Water deeply around newly planted trees and shrubs
- Mow grass higher than in cool weather (raise mower blade)
- Make cuttings of your favorite chrysanthemums
- Check crepe myrtle for powdery mildew
- Finish harvesting those cool-season vegetables



### **Keep a Sharp Eye**

High humidity and warm air, which promote tender new growth of plants, also offer an ideal environment for many garden pests.

Be on the alert for whiteflies, aphids, Japanese beetles, and the many other vegetable and ornamental plant insect pests. If needed, spray to prevent serious damage to plants.



**Prune Lilacs**

Remove suckers from lilacs at ground line. Remove faded flower heads. Cut out thick, old stems that are too tall. This allows new canes to develop for next year.

**Better Late Than Not At All**

If you've not pruned the spring-flowering shrubs, you'll want to do the job now. Shrubs to prune include mock orange, deutzia, forsythia, flowering quince, weigela, bush winter honeysuckle, and the spireas.

Cut back from one-third to one-half of the new growth at the tips of branches. This encourages profuse flower production next spring.

**Leaf Scorch**

Should you notice drying of the tips and edges of leaves of your ornamental plants during hot summer weather, the problem may be that more moisture is being lost from the foliage than is being taken up through the roots.

Although such injury may be caused by a number of problems, insufficient

water is the likely cause during hot weather. Correct this deficiency by soaking the plants periodically during dry weather.



**Play It Safe With Pesticides**

Warm weather and active plant growth always make for an abundance of pests—diseases, insects and weeds. This calls for an increase in the use of pesticides to eliminate these problems (except for organic gardeners.)

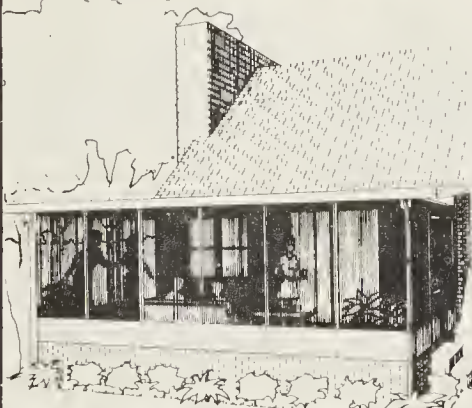
All pesticides are poisonous. Use extreme caution with them. The improper pesticide use may cause more trouble than the toxic nature of the pesticide itself.

Always read the label completely—and follow the directions. Wear clean, long-sleeved clothing while making applications. Remove clothing and bathe immediately if a pesticide is spilled on the skin or clothing. Otherwise, a shower and change of clothes at the end of the job is adequate.

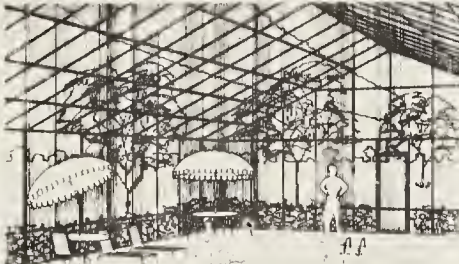
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## Gift Idea: A "Pet" That Helps Relieve Stress

Looking for a gift idea for a friend or loved one who generally suffers from unrelied stress?

A new toy that was introduced at a national gift show several months could be just the thing—if you can find it.

It's KickDog, a stuffed pooch whose sole purpose is to take abuse from its owner. The dog, sort of a combination fox terrier and pit bull, comes with a set of light-hearted instructions suggesting various ways to kick the toy and send your frustrations with it.

Aside from taking abuse without complaint, the toy offers many other advantages

over real canine pets. There would be no vet bills, no late-night walks in freezing weather and no dog food to buy. Savings on the dog food alone would be significant.

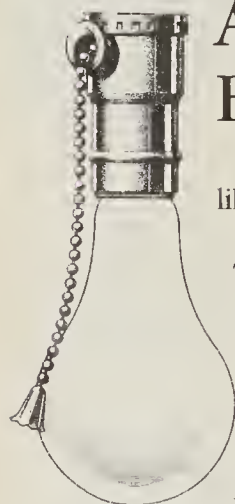
Americans spend an estimated \$3 billion a year to feed their 51 million dogs, according to the Pet Food Institute, a trade association based in Washington.

Cat owners spend nearly \$2 billion to feed about 48 million felines.

To put those figures into perspective: the total annual expenditure on cat and dog food is almost one fourth as large as the total U.S. farmers spend to feed livestock each year.



## Light Bulb Goes Dark After More Than Half A Century



"They just don't make them like they used to."

That comment came from Thelma Young of Bakersville when she recently replaced a light bulb on the front porch of her childhood home. The new one replaced a 75-watt Champion bulb that had been in place for at least half a century.

Mrs. Young's late father, Charley Wilson, had put the bulb in during the administration of President Herbert Hoover—between 1929 and 1933. At that time, the home was served by Northwest Carolina Utilities. The utility was acquired by French Broad Electric Membership Corporation, Marshall, in 1942.

The "antique" bulb had stirred the interest of the *Mitchell Ledger* back in 1971, when the newspaper ran a photo feature about the bulb. That story suggested that the bulb might be the oldest in the state.

It's certainly the oldest I've heard of. How about you? If you've known of a light bulb with a longer life span, write to us about it and we'll share your story with our readers.

## Monopoly Post Script

Gary Peters of Coral Springs, FL, the current U.S. Monopoly champion, wrote to us in response to the May "Grits" column about Monopoly.

"Many thanks," he wrote, "for your absolutely wonderful article in the May issue about my Monopoly exploits. I am serious when I say that it's the best piece that has been written to date. So much care went into the graphics and page design, too. You run a fine magazine."

That column was to have included some fascinating trivia about the Parker Brothers game, but it had to be cut because of space limitations. We just couldn't discard it completely, so here it is:

- In 1984, Asheville's *Citizen-Times* reported that during a Monopoly game among prison inmates, one of the group swallowed a number of houses and hotels. When he was sent to a nearby hospital, the physician wrote a prescription for the recuperating patient that read, "Go directly to jail."

- Students at Carleton College in Northfield, MN, organized a truly international Monopoly event when they played with French, Italian, Spanish and German game boards arranged in a circle. Passing "go" meant proceeding through "customs" and entering another country, where transactions were conducted in the currency and language of the particular country.

- In Cheddington, England, in 1967, while finishing off a \$2 million train robbery, the train's hijackers played a game of Monopoly with the stolen cash!



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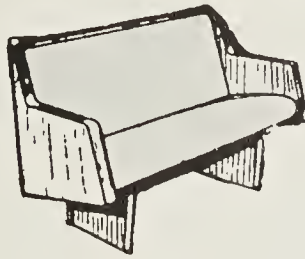
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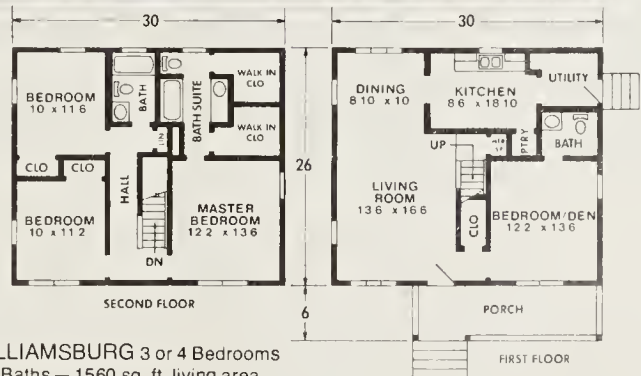
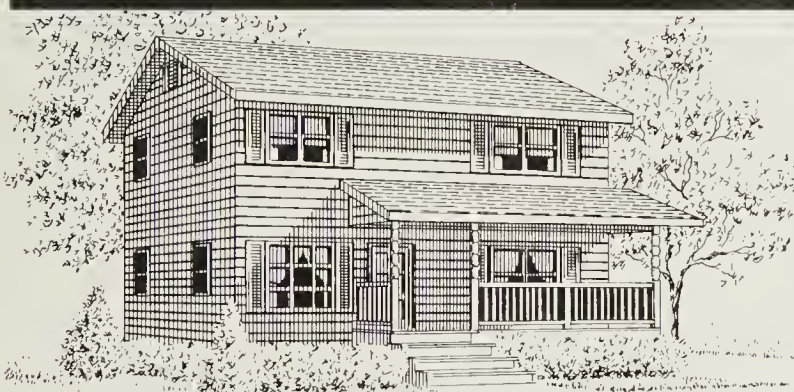
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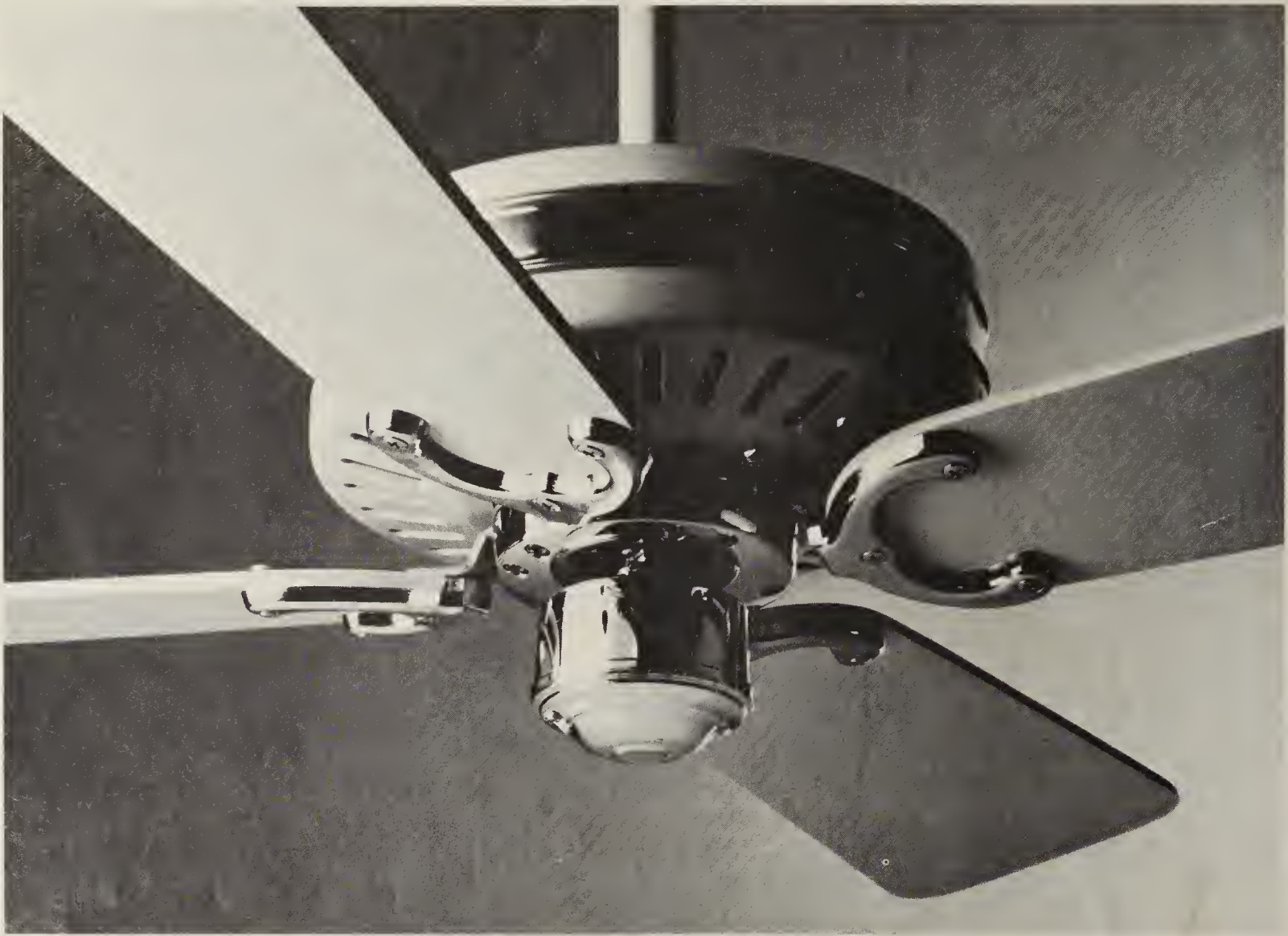
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